

Electronic Acknowledgement Receipt

EFS ID:	5860993
Application Number:	10815190
International Application Number:	
Confirmation Number:	7517
Title of Invention:	Computer-implemented method of reducing risk in a payment-based transaction wherein payment is made from an account holder to a counterparty using a payment bank system employing a risk filter routine that determines whether to selectively reject payment based upon at least one user-supplied risk parameter including a clean payment limit
First Named Inventor/Applicant Name:	Kathleen Tyson-Quah
Customer Number:	25096
Filer:	Steven D. Lawrenz/Tracy Meeker
Filer Authorized By:	Steven D. Lawrenz
Attorney Docket Number:	320529195US5
Receipt Date:	10-AUG-2009
Filing Date:	31-MAR-2004
Time Stamp:	17:54:43
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		2009_8_10_Response_to_Ex_Parte_Quayle.PDF	449639 392d77b2bf6e319890dc1ee533cc3d5307e62234	yes	14

	Multipart Description/PDF files in .zip description		
	Document Description	Start	End
	Miscellaneous Incoming Letter	1	1
	Response after Ex Parte Quayle Action	2	2
	Claims	3	11
	Applicant Arguments/Remarks Made in an Amendment	12	12
	Miscellaneous Incoming Letter	13	14

Warnings:

Information:

Total Files Size (in bytes):	449639
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This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.